

EXHIBIT 2



TD Cash Secured Credit Card



Build or repair your credit and earn Cash Back on everyday purchases. Use it like any credit card to make purchases and earn rewards

What you get

Rewards details:

- **Earn 3% Cash Back on dining purchases**
- **Earn 2% Cash Back** at grocery stores¹
- **Earn 1% Cash Back** on other eligible purchases*

*[Read terms and conditions](#) for important information about APRs, fees, eligible purchases, balance transfers and program details.

Apply at a TD Bank

Compare

What is a secured credit card?

A secured credit card is a credit card that requires a security deposit, which is held as collateral in a savings account. The deposit in the savings account "secures" the credit line for the card.

A secured credit card helps you build or rebuild your credit, whether that means growing your credit history or improving your credit score by making on-time payments. Establishing good credit is an important step to reaching financial goals, like buying a car or house, or paying for higher education.

Plus, with the TD Cash Secured Card, you can earn Cash Back on purchases*, so you get the benefit of earning rewards while building credit.

How it works

Grow your credit history or improve your credit score while earning rewards like Cash Back.

- Your savings account secures your credit card**

When you apply for the TD Cash Secured Card, you'll also open a TD Simple Savings account to hold your security deposit.² This means money in the savings account is held as collateral for the card

- Your savings deposit is your credit line**

Once approved for the secured card, you'll open a TD Simple Savings account and have 15 days to deposit funds. These funds will be your credit line. So if you deposit \$300, the limit on your card will be \$300

- Your savings account will be frozen, so don't overfund it**

Only deposit the amount you are approved for. If you are approved for \$300 and deposit \$700, your credit line will still be \$300

- Once you fund your card, you'll receive it in the mail



When your savings account is opened, funded and frozen, TD Bank will mail your new secured card to you. Activate it and start building your credit

- Use it just like any credit card

Make purchases and earn rewards, all with the same convenience and security of a TD Bank Credit Card. Then, pay your bill each month

- The key is to pay your balance on time each month

If you use and maintain the card and keep it in good standing, you may be eligible to graduate to an unsecured TD Bank Credit Card²

Find out how to build or repair your credit



Understanding your credit score & report

Learn about your credit score and what steps you can take to improve it

Find out more



Building a good credit score

Learn how to build **TD** improve your credit

[Find out more](#)



Credit scores & reports interactive guide

Get information on your credit score, how it's calculated and how to protect it

[Find out more³](#)

Rates and fees for TD Cash Secured Credit Card

Rates and fees	What you pay
Credit Line	\$300–\$5,000
Annual Percentage Rate (APR) for Purchases	24.49% variable APR
APR for Balance Transfers	24.49% variable APR
Balance Transfer Fee	\$5 or 3% of transfer whichever amount is greater
Minimum Interest Charge	\$1



What you pay

Rates and fees

	What you pay
APR for Cash Advances	26.74% variable APR
Cash Advance Fee	\$10 or 5% of advance whichever amount is greater
Annual Fee	\$29 annual fee*
Foreign Transaction Fee	\$0
Late Payment	Up to \$37

Need more information?

Take a look at our [terms and conditions](#) or the [Personal Credit Card Agreement for TD Cash Secured Credit Card](#).

Benefits with your TD Cash Secured Card



Digital Wallet

Add your TD cards to your mobile device to simplify your online, in-store and in-app purchases

Visa Zero Liability⁴

Enjoy Visa security on purchases, plus protection against unauthorized charges

Find out how



Find out more³



Instant credit card replacement

If your card is lost or stolen, get an immediate replacement at a TD Bank



Contactless Payments

Learn more about the convenience and security of contactless payments

[Find a TD Bank](#)

[Find out more](#)

Already have a TD Credit Card?

Manage your card, pay your bill, set up alerts, view and redeem rewards, check your credit score and more. [Get started](#)

Apply for a TD Cash Secured Card

In person

Visit a TD Bank near you to apply and open a TD Simple Savings account.



[Find a TD Bank](#)

Important Disclosures

[View the Personal Credit Card Agreement for TD Cash Secured.](#)

*[Read important terms and conditions](#) for details about TD[®] Credit Cards, fees, eligible purchases, balance transfers and program details.



¹Groceries purchased from superstores and/or warehouse clubs may only earn 1% Cash Back. Eligible purchases do not include purchases of any cash equivalents, money orders, and/or gift cards or reloading of gift cards.

²For details, read the [Personal Credit Card Agreement for TD Cash Secured](#), [important terms and conditions for TD Cash Secured](#), and [TD Simple Savings Account Guide](#).

³By clicking on this link you are leaving our website and entering a third-party website over which we have no control.

Neither TD Bank US Holding Company, nor its subsidiaries or affiliates, is responsible for the content of third party sites hyper-linked from this page, nor do they guarantee or endorse the information, recommendations, products or services offered on third party sites.

Third party sites may have different Privacy and Security policies than TD Bank US Holding Company. You should review the Privacy and Security policies of any third party website before you provide personal or confidential information.

⁴Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must take care in protecting their card and notify TD Bank immediately of any unauthorized use.

The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC